

USER MANUAL FOR UPI Prepaid Card

2019-5-28 Version 2.0

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Introduction

- This manual contains the contents that a user needs to know before using UPI Prepaid Card. Please read this manual and follow the instructions. All the images, text and information are owned by TILA EXCHANGE OÜ without authorization, all or part of contents of this manual are prohibited to reproduce, copy or reprint.
- The manual may be changed without prior notice.
- The information on this manual is provided to the cardholder as confidential.

*** The actual image may be different from the image in this manual.**

1. About UPI Prepaid Card

UPI Prepaid Card is a prepaid card that can be charged with the following currencies: USD, JPY. Since it is not a credit card, there is no danger of overdraft. The UPI Prepaid Card is an Union Pay International/UPI brand Card. Generally it can be used in UnionPay stores worldwide. (However, in some stores it may not be able to be used due to restrictions of UPI. In this case, it is recommended to try it in other UnionPay stores.)

A prepaid card needs to be charged before using and can be used repeatedly until the balance becomes zero. Thus, prepaid cards have the same features with cash. As long as you load your prepaid card, you can use it freely.

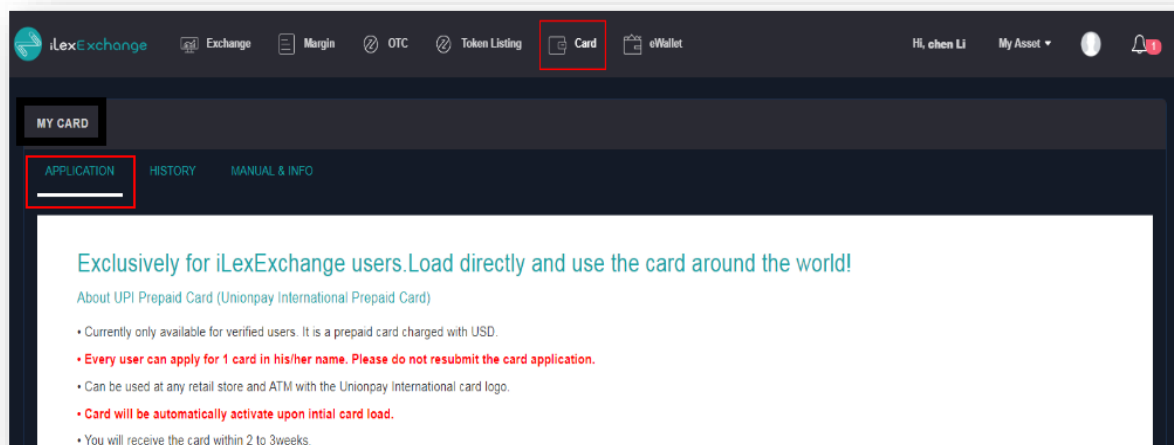
In conclusion, prepaid card is more analogous to cash payment compared to debit card.

* Difference between prepaid card, debit card and credit card

Prepaid card	Pay in advance	Buy the card in advance and charge beforehand
Debit card	Pay forthwith	Necessary to charge to account in advance and deduct money from account when using the card
Credit card	Pay afterwards	Credit (like income) is necessary

2. Application

① User(verified) go Login→Card→Card Application.



② Fill in application form.

*The card fee and postal fee is auto deducted from user' iLexExchange Account.

Exchange
Margin
OTC
Token Listing
Card
eWallet
Hi, chen Li
My Asset

MY CARD

APPLICATION
HISTORY
MANUAL & INFO

Exclusively for iLexExchange users. Load directly and use the card around the world!

About UPI Prepaid Card (Unionpay International Prepaid Card)

- Currently only available for verified users. It is a prepaid card charged with USD.
- Every user can apply for 1 card in his/her name. Please do not resubmit the card application.**
- Can be used at any retail store and ATM with the Unionpay International card logo.
- Card will be automatically activate upon initial card load.**
- You will receive the card within 2 to 3 weeks.

Applicant Info

First Name
chen
Middle Name
text
Last Name
Li
Birth Date
1986-04-04
Gender
male
Country of Birth
China
E-mail
dan@163.com
Change Email
Mobile Number
+861358
Change Mobile Number
Telephone Number
1884068
Nationality
China
Identity Card Number
34018
Identity Card Issue Date
2019-05-02
Identity Card Expiration Date
2020-05-01
Civil Status
Married
Mother's Maiden Surname
Kato
Mother's First Name
Hanako

Preferred Shipping Address

☒ Same as Resident Address
Shipping Country
China
Shipping State
Shanghai
Shipping City
Minhang
Shipping Street
Xinyuroad199
Shipping Code (Zip Code)
0216852247

Fee Info

Card Fee
19 USD

☒ Agree Card Terms & Conditions

Clear

Save & Submit

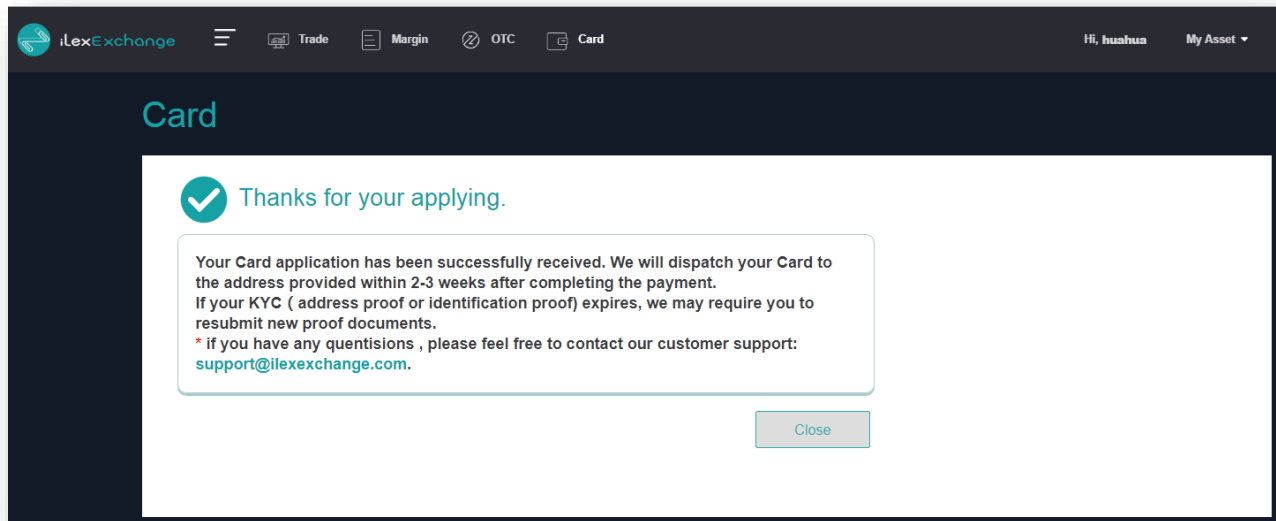
③ Re-confirm Details.

Re-confirm Details

Customer ID	44
Full Name	chen text Li
Birth Data	1986-04-04
Gender	male
Country of Birth	China
E-mail	dan[REDACTED]@163.com
Mobile Number	1884068[REDACTED]
Nationality	China
PassportNumber	3401854793[REDACTED]
Passport Issue Date	2019-05-02
Passport Expiration Date	2020-05-01
Civil Status	single
Mother's Maiden Surname	11
Mother's First Name	11
Shipping Country	China
Shipping State	Shanghai
Shipping City	Minhang
Shipping Street	jinshan
Shipping Code (ZipCode)	021456789
Card Fee	19 USD

CancelConfirm

④ Thank you page.



⑤ Deliver card to user's address.



⑥ User will see your card integrated with account.

iLexExchange Trade Margin OTC Card

CARD LOAD HISTORY MANUAL & INFO

Load funds to your card from iLexExchange account

Customer ID	44
Card Type	Please Select
Card Holder	Jin Qunhua
Card No.	**** * 3456
Currency	USD (US Dollar) Show Balance
Amount	
Verification Code	Send Verification Code

Note:
(1) Fee : **1.8% (Min 10\$)** Fee will be deducted from your account balance.
(2) Card load limit:
Minimum load per transaction: **USD 50**
Maximum load per transaction: **USD 10,000**
Maximum total card balance: **USD 10,000**

[Cancel](#) [Next](#)

3. Card Activation

Card will be automatically activated upon initial card load.

4. Card Use

4-1.Card Loading

①Navigate to Login→Card→Card Load.

iLexExchange Trade Margin OTC **Card**

CARD LOAD HISTORY MANUAL & INFO

Load funds to your card from iLexExchange account

Customer ID	44
Card Type	Please Select
Card Holder	Jin Qunhua
Card No.	**** * 3456
Currency	USD (US Dollar) Show Balance
Amount	
Verification Code	

[Send Verification Code](#)

② Select currency(USD) and fill in amount

Load funds to your card from iLexExchange account

Customer ID	44
Card Type UPI Card	UPI Card
Card Holder	Jin Qunhua
Card No.	**** * 3456
Currency	USD (US Dollar) 99,848.88
Amount	50
Verification Code	467135

[Resend in 22 sec](#)

Note:
 (1) Fee : **1.8% (Min 10\$)** Fee will be deducted from your account balance.
 (2) Card load limit:
 Minimum load per transaction: **USD 50**
 Maximum load per transaction: **USD 10,000**
 Maximum total card balance: **USD 10,000**

[Cancel](#) [Next](#)

③ Confirm

MY CARD

CARD LOADHISTORYMANUAL & INFO

Load fund request_Confirm!

CustomerID	44
Card Type	UPI Card
Card Holder	Jin Qunhua
Card No.	**** * 3456
Currency	USD
Amount	50

Return

Submit

④ Submit card load request(withdraw confirmation email received).

MY CARD

CARD LOADHISTORYMANUAL & INFO

✓

Load fund request_Received !

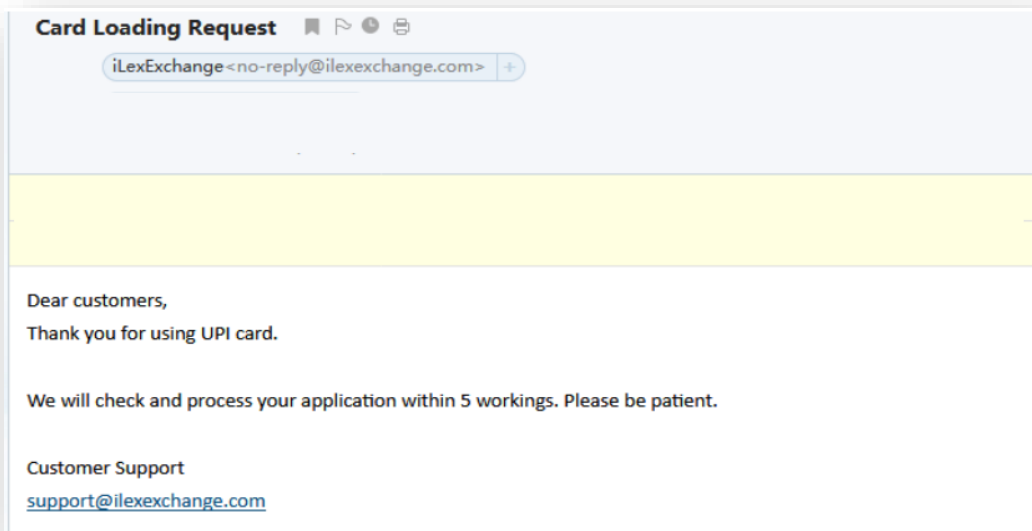
Card load request has sent.

Please wait 1 working day to receive your fund in your UPI prepaid Card.

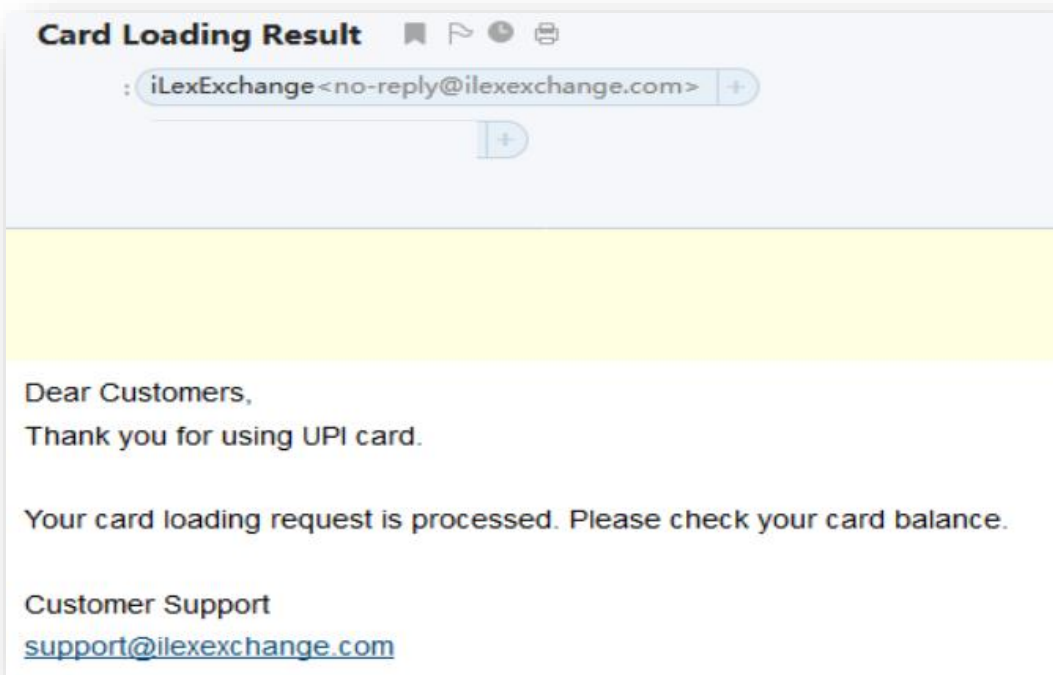
CustomerID	44
Card Type	UPI Card
Card Holder	Jin Qunhua
Card No.	**** * 3456
Currency	USD
Amount	50
Transaction ID	10W172

Close

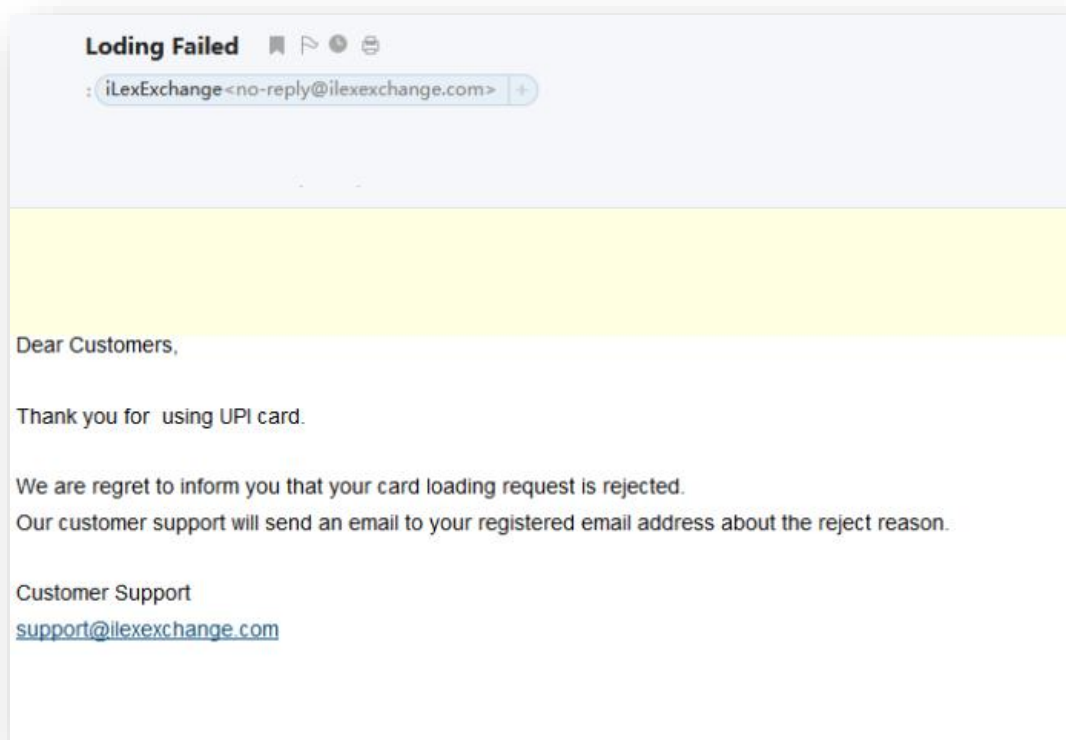
⑤ Card Loading Request Email.



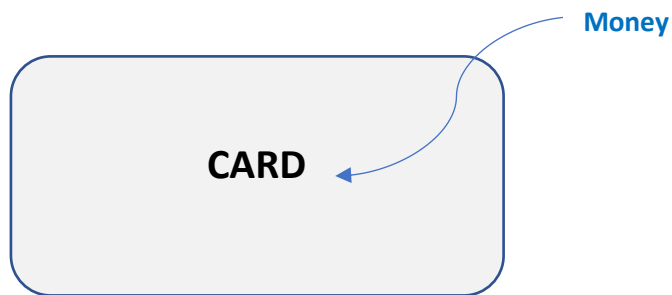
⑥ Card Loading Result Email.



⑦ Card Loading Rejected Email.



- ⑧ Wait 5 business day to confirm money loaded in your card.



4-2.Checking the Balance and Transactions

Client can only check their card balance and transaction history via registering in the www.omnipay.asia website.

***When you are doing registration, please take note to fill Country Code instead of Country Abbreviation in the corresponding Country column at the bottom of Contact Info.**

*Please refer to the screenshot for details.

Contact Info

Street address

City State/Province Zip code

JP - JAPAN

Enter valid email address

Country Area code Mobile - # only

Contact Info

test Info

test Info test Info 123456

JP - JAPAN

test@test.com

81 00 123465

4-3.Card PIN

Kindly note that cardholder must keep his card pin confidential and remember his pin at all times for all transactions. PIN will be used in ATM withdrawal and POS shopping, and website balance inquiry (only need in the first time). PIN cannot be changed.

*PIN will be with the card when shipped.

In the event cardholder forgets the pin, or input wrong PIN more than 3 times (which will get the card blocked automatically), cardholder will be required to fill in a form for a card PIN reset request.

Please contact support@ilexexchange.com if you have need.

5. Card Limits

Items	Limit
Maximum Transaction Amount per Day (GMT+8)*	USD 3,000
Maximum Transaction Amount per Month*	USD 10,000
Maximum Usage Allowed per Hour*	5
Maximum Usage Allowed per Day*	20
Maximum Load Limit per Transaction	USD 10,000;
Maximum Load Limit per Month	USD 10,000;

* Including ATM withdrawal and online or POS shopping

*Currencies other than USD are equivalent to the above limit.

(Example: for JPY, if the limit is USD 3000, then 3000* exchange rate = about JPY 330,000)

6. Card Fees

Items	Fee (\$)
ATM Withdrawal	\$5.00
POS/Online Purchase	\$1.20
Foreign Exchange (FX) Rate	Rate specified by the bank and ATM
Load/Deposit	Min. \$10.00 and Max. 1.8%
Lost/Stolen Card Replacement Fee	\$19.00

Note:

1. Kindly refrain from checking your balance at the ATM.

Please visit the website portal to check your card's balance and transaction history as some ATMs may not be able to cater your balance inquiry request and still get charged of an inquiry fee. The inquiry fee will be handled by the cardholder.

2. Please keep all your transaction slip, if you are not able to provide all proof, we will have difficulty investigating the case.

7. Inquiry

If you have any inquiry, please contact support@ilexexchange.com